BISMARUK'S INSURANCE MEASURES. hele Sectalistic Tendencies and What they

BERLIN, Dec. 27 .- When the German Reichs tag opens, there will go to America the infor-mation that Prince Bismarck has presented his new Insurance bill, a matter of information that will be of such interest that some explanation of it may be desirable. It is a bill of great importance, as it is one that will be regarded as a bid by the Government for the sup port of the working classes.

Twenty years ago last May the German Laborers' Union was founded at Leipzig by Ferdinand Lassalle. Its constitution held that laborers ought to be represented in our Parliathat their interests might be provided for. Its oath bound the members to employ all peaceful and legal means to secure suffrage. The union soon became known as the Social Democracy, and as soon developed the plan of gaining political power as a means of overthrowing the existing order of production and distribution of wealth. Then, and ever since, the word has run that the bourgeolsie are selfish, cruel, domineering, and that the laborer is oppressed. With this watchword the party sent representatives to the Reichstag, and indignation was aroused against them. Indignation became anger, and anger became dread. After fifteen years the Government began to fear the malcontent party, and in 1878 the famous Socialistic law was passed. This severity did no good, and the Social Democrats gained a larger representation in Parliament This, in spite of persecutions of which you in America know virtually nothing, persecutions like those of the Nihilists in Russia.

Bismarck's eyes have been opened. He ac knowledges that the measures which Government has hitherto adopted have not the power of checking the spread of the socialist element. Five years ago he said that repression alone would not achieve the cure of the disease, but that to win back the masses the causes of discontent must be removed. Those causes were ewident, and they were low wages, scarce work, and high taxes. Bismarek announced that he had a remedy at hand, but the years have passed and nothing has been done. But Bismarck has a stubborn will, and Germany knows that he never allows himself to forget resolve. He promised that Government should relieve the laboring people, and he means what he said, although he has let years slip by without making a move. Working out his plans he awaited the moment for their execution.

Two years ago he broke the slience thus: "That the State should care for its poorer members in a higher degree than it has formerly done is a duty domain of the third that the manded not only by humanity and thristianity—and all the institutions of the state should be peretrated through and through by Christianity—but it is also a measure required for the preservation of the state a measure required for the preservation of the state. Legislative measures must bring the poorer classes direct and easily perceived advantages, to the end that they may learn to regard the State as an institution which ministers to their needs and interests."

This was one of the Premier's first dec larations of bellef in that socialism toward which he has carefully guided the State. Presently the Government purchased several private rallways, and it was seen that the State meant to absorb all kinds of business. Bismarck's proclivities became biased and they were not moderated by his adoption of Adelf Wagner, the Socialist, as his favorite adviser in economic matters. It was and is chair. Wagner and his confrères have sat at Bismarck's car these two years, and now this Insurance bill, which the Socialists call a "piece of sound, healthy socialism," is the result of

their advice. Its principal provisions are these The empire is to establish and conduct an insurance institution (Versichernugsanstalt) in which are to be insured all laborers and overseers in mines, salt works, quarries, factories, foundries, dockyards, and earthworks. In so far the rates are not fixed by the bill, the Bun desrath is to determine them. The insurance is to provide for the economic damages arising from death by accident, or from such injury as incapacitates from labor for more than fou weeks. In case of death the indemnification must consist of (1), ten per cent, of the yearly income to defray the funeral expenses; (2), of all expenses of illness, and an allowance of two-thirds of the wages of the party, beginning with the fifth week and continuing till the death ; and (3), of a pension to the family from the day of death. This pension amounts to 20 per cent. of the income of the deceased for the widow, continuing till her death or remarriage. some for each child under 14. Parents or grandparents dependent on the deceased receive

parents dependent on the deceased reserved pension of 20 per cent.

Indemnification, in case of injury, is to consist of all costs of the lilness after the fourth week, and in an allowance from the beginning of the fifth week during the entire period of disability. In case of complete disability, the injured person is to be allowed a sum equal to two-thirds of his income, an "income" being any times the wages of one full day.

two-thirds of his income, an "income" being 300 times the wages of one full day.

The premiums, which vary according to the danger of the business in which one is engaged, must cover the entire expenses of the insurance institution. If the income of the laborer is less than 750 marks, two-thirds of the premium is to be paid by the employer and one-third by the poor rate. Where the income exceeds 750 marks, one-half is to be paid by the employer and one-half by the person insured. (When the employer pays the premiums, he will probably deduct their share from the wages.)

the wages.

It is provided that laborers who are insured may insure themselves for fifty per cent, more than the compaisory interest, provided they pay the corn and the provided they pay the corn and the insured may insure themselves in the institution for pensions not to exceed a given rate. The institution for pensions not to exceed a given rate. The institution may, with the approval of the Bundesruth, more the lives of laborers to the amount of 5,000 marks. Institution for all costs in the institution for all costs. In the provided for by firther registation of the provided for the finitution for all costs. If he fails to report his employees to the officials for insurance, he is bound to meet all of the expenses of provision in case of injury, according to the provisions of the law. The insurance is compulsory, is in the hands of the State, the comployer, and the laborer.

This bill is socialistic. Bismarck poses as the benefactor of the poor and needy. He sees that the poor classed need some alleviation of their discentent, and to meet this want he requires a contribution from all citizens. You in America would ask first of all, is it inst to force the employers to contribute to the insurance of the employers will be changed. In respect to according to the provision of their in the original provision of the employers will be changed. In respect to according to the provision of the rate of the insurance of the employers will be changed. In respect to according to the original provision of the employers will be changed. In respect to according to allowers to allowers in full, and in case of death those devendent on him, provided the employers of its overseurs are to be me. This was so enforced that the omployer is responsible for one-fifth of all accidents to absorers. The Accident Insurance bill will annul this law, and he a saving to employer sore. Besides this law there is another as one-rous, requiring inhorers to join an insurance of the employer of the contributes on him, provided to contribute one-ha

upon the laboring class. Indeed, the bill con-fers no benefit on those incapable of work for less than four weeks, and it is said that only one-third of those injured are laid up for over

less than four weeks, and it is said that only one-third of those injured are laid up for over a month.

Under this bill an operative is injured in the machinery of a mill, and dies in ten weeks, leaving a wife and family. He has nothing laid by, receives no benefits from the institution the for first four weeks, must pay the expenses of his illness, and his family must live. After four weeks he begins to receive help, a percentage on his wages of perhaps \$185 per year. The allowance amounts to fifty cents a day, or even less, a sum that would not do in America, but might in Germany. The widow receives \$18 to pay funeral expenses, and thereafter during her widow-hood twelve cents a day, and six cents a day for each child! So you see that the measure will not be as beneficial practically as it is theoretically. But then, it is better than the present system. A half-way measure is better than none, Bismarck sees its failings, and comforts the people by declaring that the bill is only a beginning of what he intendess an era of peace and good will. He will probably correct its objectionable features, and if it is a scheme that works well he may facence its latitude.

SOCIAL LIFE IN ENGLAND.

Christmas of Fact and Christmas of Fiction. LONDON, Dec. 28 .- We are enjoying a little breathing time between the roast turkey and roast beef of Christmas Day and the roast beef and roast turkey of New Year's Day, Our exhausted energies are recruiting for a fresh if monotonous effort. The sacramental rites of the 25th of December have been duly performed, we have eaten our mince pies, lit a blue flame on our pudding, and husbanded our resources for other rites to follow. Our carefu housekeepers have laid aside the plum pudding which it is our British duty to ent next Tuesday, then again on the day of Epiphan; as a tribute to the Ethiopian Kings, probably and once more on Easter Sunday, no one can accurately say why; but then, it is a custom, a habit, a superstition, something our ancestor did, and "we must keep up the good old habits.

Millions of "Merry Christmas" have been exchanged, lisped out by babies, drawled out by mashers, slurred over by preoccupied men. "Walts" and eringing Boxing Day postulants; cards more numerous than the falling leave of autumn have fluttered into every home defaced by aggregated postage stamps and weigh ing down the postman, his supernumer aries and cortoge of small bearers. The regular delivery of letters has been postponed in many cases for as much as eighteen hours, owing to that national want of enterprise which always finds an English administration utterly helploss in the face of any emergency, even when warned by experience. Fir trees of diminutive size have lit up the dark green of their astonished branches with the anomaly of colored wax can-dles travesty of the star of Bethlehem; dinner tables surrounded by little faces half frightened, half pleased, at the unusual fact of "late dinner with the gas," have groaned under the unpalatable time-honored fare; presents have been selected with much anguish of mind and exchanged with little gratification; a spasmodic attempt at hilarity has been more or less justified by success, and underneath the apparent cordinity and good will of the day the one sustained, discordant note was ever audible: "Christmas is not what it used to be."

Was it ever better? Let us keep our illusions about the past at least, even if the actual realism of the present makes it a sublime act of faith. Let us still fondly believe in a festival of the Nativity when bells chimed merrily through the frosty air, when the snow had fallen thick and soft, laying its scintillating whiteness on every dark, sterile spot, pricked here and there with the scarlet berries of the olly; when robin redbreasts flew the mistleto-garlanded oak to write their hieroglyphics on your window sill; when the monumental vule log burned steadily all through the day and night on the brass andirons of tall carved oaken chimney places; when the Squire and his aged dame threaded the long double line of Sir Roger de Coverley. and bent at last nearly double to pass under the rigidly uplifted chubby arms of their youngest grandchildren; when "snap dragon" burnt your flugers, and the wassail bowl of steaming punch was handed round between the intervals of blind man's buff and hunt the slipper: when clear, melodious voices sounding mysteriously through the starry, snow-muffled night hushed the reveiry within with the solemn chant of a canticle; when the singers came later on in hood and pattens to the widely opened hall door, and received their share of the Christmas bounty; when goodly hampers of country fare, picturesquely buried in fresh evergreens and packed by loving hands, were despatched across the frozen roads by coach and carrier; and when only death or exile broke up the family circle. We read of this, we think of it, we

regret it as we regret what we have never known and what, perhaps, exists only in our fancies. What has progress done for us and given us?

A murky atmosphere, an obstinate, lowly ing fog, yellow and thick, but not totally hiding the black study atmosphere, an obstinate, lowly ing fog, yellow and thick, but not totally hiding the black study atmosphere, an obstinate, lowly ing fog, yellow and thick, but not totally hiding the black study atmosphere, and the suburtant gardens, on which no glitter of teicle over realed; seedeen bundles of lime, colorless evergreens, hawked about one consermongers' trucks; prosaic coal fires smoking in grates constructed on slow-combustion principles; fearful sounds making the night hideous and causing peaceful sleepers to sit up in hed wondering what the street braw inay be, till a peremptory ring at the bell reminds them that the hears a groances of the reminds them that the hears aroances from Could the listeners have been dreaming, when they fancied they recomized the tune of "Right you Are, Moess," or do they soluce thomselves with the thought that after all it was a Biblical allusion? Jaded horses and overworked messengers hurry to deliver their hist brown paper parcels, servants calculate their probable profits, and wait a weak ionger before "giving notice," prudent heads of families are sundenly called they recommized their probable profits, and wait a weak ionger before "giving notice," prudent heads of families are sundenly called they recommized their probable profits, and wait a weak ionger before "giving notice," prudent heads of families are sundenly called the sundens of London repeat.

Thank goodness, Christmas comes but once a year, and that is once too many."

Not only the peeple of small means, but many of the weathiest, lowe to family means, but many of the weathiest, lowe to family means, but many of the weathiest, lowe to family means, but many of the weathiest, lowe to family means, and the large the family of the family of the family of the family of the fa

LIFE IN MODERN PALESTINE

German Settlements Fostered by Prince Blo

HAIFA, Dec. 10 .- Many indications go to show that this part of Palestine is taking a new start. The Haifa and Damascus Railway scheme, which for a moment seemed to hang fire, partly owing to the somewhat exorbitant value set upon the concession by its owners and partly to the distrust feit in Turkish enterprises in England, in consequence of the un-certainty hanging over the Eastern question, seems about to be resuscitated under the aus pices of some German capitalists, who are taking an interest in the development of the resources of Palestine. Indeed, while France, in its noisy and boisterous fashion, is occupy ing the attention of the world by its bold attempts at creating a colonial empire by ex-citing disturbances in Tonquin, Madagascar, and on the Congo, and intriguing with a view to producing an agitation in Syria, Prince Bis marck, in a far more quiet and unostentatious way, is not idle. The paramount political influence at Constantinople just now is Germany, and negotiations have been for some time in progress there by which the new railway system which has been devised for Asiatic Turkey should be controlled by German capital.

While it does not enter into the political plans of Germany to found colonies, after the manner of England and France, the Government of that country is by no means blind to the necessity of providing outlets for its industries; and the commercial relations of Gormany with all parts of the world have of late increased with unexampled rapidity. tral and South America, in China, and on the east coast of Africa, the trade of the country is rapidly falling into the hands of German merchants, who are running the old established English firms bard, and in many instances squeezing them out of the country. And now a large and influential colonial society has been formed in Germany with the view of encouraging the establishment of colonies under private enterprise, which, while not involving the Government in any direct responsibility, will enjoy special privileges and protection. A delegate has recently arrived here from this wealthy and powerful body, with the view of seeing whether encouragement and assistance cannot be afforded to the German colonies which have been founded in Palestine by the Temple Soclety. These number at present four-one at Jerusalem, one at Jaffa, one at Sarona (about three miles from this latter place), and one at Haifa-the united population of the four bound together by a strong religious bond of union, and they have upward of 4,000 adherents in Germany, the United States, and among the German population of Russia. They have been established in Palestine for about fifteen years, and during that time have had great difficulties to contend with, both on account of the opposition of the Government, and their inexperience of the local conditions. Now, however, a brighter day seems dawning upon them. Meetings have been held at each of the colonies under the auspices of the gentleman who represents the Colonial Society of Germany, and it has been unanimously decided to accept the statutes which have been drawn up in accordance with the views of the German Colonial Society, by which these four colonies will be constituted into a local corporation, to be governed by a managing committee consisting of two or three members, who are to be elected by the Board of Directors, composed of twelve mempers, three from each colony, who will in their

turn be elected by a General Assembly, composed of all the active members.

The members or shareholders may be either active or sleeping associates. Active members consist of those who, owning one share or nore, bind themselves solidly with their whole fortunes in partnership, thus rendering themselves liable with all that they possess for the enterprises which may be undertaken. The passive or sleeping members are not responsiole for more than the amount of their subscription, and have no vote or voice in the management of the concern. The share for an active member is 100 francs, for a passive member 500. In return for the guarantee afforded by this solidarity of security, the Colonial Society in Germany is prepared upon the recommendation of the Board of Directors to advance as much money as may be needed by the four colonies for carrying out their enterprises, at four per cent. All the active shares will doubtless be taken up here, while sympathizers in the undertaking abroad will, it is expected,

invest largely in the passive or 500-franc shares. The first general meeting is to be held at Jerusalem on the 14th of this month. A large deputation of the members of the Halfa colony leave here for Jerusalem to-day to attend it. be expected, an event of so much importance has created no little stir in our quiet ommunity, and has given rise to glowing anticipations for the future. There can be no doubt that of late years the only thing that has held the colonies back has been the absence of

sufficient colonies, was about the shapence of authorities had been overcome with the necessary experience had been gained when the large outlay attending the establishment of the colony, the building of houses, the purchase of stock, and the purchase of land, had been made, the original capital of the colonists had been made, the original capital of the colonists had been so severely taxed that for these last years they have only been able to strugile along, although in the presence of conditions which only required money to make them profitable. Now that this control to the colonists and some of the most wealthy and powerfully placed personages in Germany are members of the society which is to furnish it, we may look for a new material development to take place here. A programme has already been made for new industries, for the creation of irrigation works, and the reclamation of land, and, if satisfactory arrangements can be made in regard to the railway, of which there seems every prospect, there will be a boom "at Halia of a character more in accordance with the usages of the first of the creation of irrigation works, and the reclamation of land, and, if satisfactory arrangements can be made in regard to the railway, of which there seems every prospect, there will be a boom "at Halia of a character more in accordance with the usages of the first of the country are such as a because in the country are such as a because in the satisfactory arrangements can be made in regard to the rountry arms and half since if first visited this place. The price of land since then has advanced more than threefold, while its population has nearly doubled. This year, in spite of the check from the cholora scare new houses have been springing up in all directions and the satisfactory and abundant rains with which we have been springing up in all directions and the satisfactory and abundant rains with which we have been favored, have started yege-tions and for the present when the sum of the country generally is more that of th

WOMAN BEHIND THE CAMERA

The Only One in New York who Owns and One of the most spacious and complete

photographic establishments on Broadway is owned and directed by a woman.
"I have more than I can attend to," she said to a reporter, "and my patrons, most of whom are ladies and children, are constantly increase ing in number. I assure myself." she with a quiet smile, "that I fill a long-felt want, Many women are afraid of men photographers: they never feel at ease in their presence, as they do when only their own sex is represented. This is true especially of cripples and people whose faces are in any way disfigured." The studio is elaborately furnished. Aside from the richness imparted by heavy hangings,

soft carpets, and costly uphoistery, there was a certain air of femininity about the place which was distinctive. The photographer, a tall, iair woman, with a clear cut and handsome face and graceful figure, moved about rapidly, attending to the details of her work as she chatted with the reporter.
"It required nine years of incessant labor

for a man on Sixth avenue to enable me to run a gallery of my own," she said. "I am the only lady photographer in New York, I think. I took up photography from choice a good many years ago, studying under the man of whom I spoke. After I had worked for him a couple of years he gradually placed more and more responsibility upon me, uptil I was practically the head of the business. I worked for him like a galley slave for nine years, and then own. He looked shocked but recovered himself shortly, and made me a proposal of mar ringe. Nine years of him was quite enough. I was idle for a year, and then bought this place. A man can never realize how delightful it is for a woman to be absolute mistress of her own affairs. I keep my own books and attend personally to everything."

You say that most of your subjects are women and children?"
"I forgot to mention," said the proprietor, with a slightly culpable smile, "that clergy-

men should be included in the category." They're fond of coming here, are they?" yes. They like to be treated gently, too. My greatest successes have been with nervous and excitable subjects. Last week a lady brought her son and daughter to me. She had tried several of the leading photographers, and none of them had succeeded in making even a passable picture. 1 appointed a morning for the sitting, and it took just five hours

and none of them had succeeded in making even a passable picture. I appointed a morning for the sitting, and it took just five hours to photograph those two children. The girl had a twitching eye, and at first she could not sit still two consecutive minutes to save her. I looked at that twitching eye with so much professional gentleness, and treated her with such a wast amount of patience, that in the end she gave up completely, sar still, and was photographed with thorough success. I had just as much of a struggle with the boy. After they had gone I was fagged. To-day I received these flowers from the children's mother."

"You spoke about cripties just now?"

"Yes. Next to dead subjects the unfortunate deformed are the least desirable subjects we have to handle. Nobody knows so well as a photographer how sensitive crippies are regarding their infirmities. They are siways anxious that their particular defects should not appear in their pictures, and yet they preserve a studious silence concerning the very features about which they are the most anxious.

"Some years ago I was struck with the repulsive look which all photographers gave their petcures of the dead. The majority of these pictures of dead people were simply dreadful, and this was particularly the case when the subjects were children. I had often seen little ones who had recently died, and I was often struck with their natural and lifelike appearance. Children dead frequently look like children asleep. I resolved, as soon as I started in for myself, that I would make a success of the first dead subject which came under my notice. I had only been established a few days when a sweetfaced woman in deep mourning came in and told me her only child had died the day before. The picture showed a child who had just failen asleep.

"The picture showed a child lying as though asleep in its crib. One chubby little hand was pressed ag

do drapery."

"Do actresses come here much?"

"Do actresses come here much?"

They come occasionally, but only a few of the leading ones. The actress who comes here

oxpecting to break the camera by the exposure of her charms makes a great mistake. I simply won't take the portrait of any woman whose attire verges even in the smallest degree upon the indelicate. I may lose one class of customers this way, but I am againer otherwise.

Do you know that, after all my success is ers this way, but I am againer otherwise.

Do you know that, after all, my success is mainly due to the fact that I am a woman. Every woman has little points about her face and figure which she knows all women observe, but which, she has learned by experience, men seldom notice. When women are chatting together they refer to any unfortunate blemish in quite an ordinary way, but they never mention them to men, for fear of drawing attention to the defect. They even dread men photographers. They take a woman into their confidence at once, and the two chat about the effect of a cast in the eye, a crooked nose, a big they had been cronics for life. This renders a satisfactory photograph easier to accomplish.

Trampe la Coonecticut. TO THE EDITOR OF THE SUN-Sir: In 1878

the Legislature of Connecticut passed a law making it a felony, punishable with imprisonment in State prison, to be a tramp. The statute defined this word to mean a vagrant living without labor or visible means of sup-port, who strolls over the country without lawful occa-sion. It was further declared that any act of beggary or vagrancy by any person not a resident of this State shall be prima facle evidence that the person com-mitting the same is a tramp. Before the passage of this mitting the same is a tramp. Before the passage of this law Connecticut had been a perfect paradise for tramps. In the summer time they strolled over its hills and valleys, sleeping in hay ricks or by the roadside, and demanding food at outlying houses. Outrages by tramps were numerous, and farmers feared to refuse their requests for food lest their barns should be burned or their houses pillaged. In thinly settled communities it was not safe for the farmer's wife or daughter to venture far from the house after nightfall, or to remain unprotected at home. In winter the country districts were less exposed to danger from tramps, since in cold weather they either congregated trainps, since in cold weather they either congregated in the larger cities or made transient visits to the towns along the Sound or the great tramp routs between New York and Boston. In 1878 the cvil had become so great in the larger cities or made transient visits to the towns along the Sound or the great tramp route between New York and Boston. In 1878 the evil had become so great that heroic treatment was necessary, and the Legislature accordingly passed the stringent enactment known as the Tramp act, which has since served as the model for similar statutes in several of the neighboring States. For a year or two after the passage of this act Connecticut was free from tramps. A few were prosecuted immediately after the rising of the Assembly of 1878, and the rest of the fraternity took instant warning and fied the borders of the State; but within a year or two they have appeared again, and now are almost as numerous and quite as impudent as they were before the Tramp act went into effect. Complaints are made from all parts of the State of the presence of tramps, and at recent assions of the Superior Court in several of the counties the prosecuting officers have preferred a batch of tramp indictments. In New Haven county several convictions were secured by the strenuous afforts of State Attorney Boolittle, but in New London county, where the evil has perhaps been the worst, the juries would not convict, and in other counties the law is recognized by the authorities as warthless. Strange to say, the very class for whom the law was especially framed is responsible for the failure of the Tramp act. Nine out of ten country jurymen will invariably vote for the discharge of a tramp who pleads hard times and a desire to obtain work as his reason for taking to the road, in spite of non-residence and any number of acts of vasrancy that may be established against him. At the January term of the Superior Court in New London county four tramps, all non residents of the State, and all confessed ty mail most unanimous vote of the jury, notwithstanding the clearest evidence of vasrancy, and three who refused to have counsel, and anserted that there was no danger of a tramp being convicted, were discharged by a nolle prosequi. On their relea their victory by building a huge bondre on the outskirt

ARTISTIC CARDS AND MEMENTOS. Their Novelty, Variety, and Elegance, and

"We are selling holiday cards still," a dealer in art prints said. "Our customers are buy cards with New Year greet ings to send to distant friends, having, on account of the hurry and bustle during and pre ceding the holidays, not had the time or inclithese cards now because of a reduction in price, and lay them aside for another holida season, the absence of date enabling this to be done. But, outside of this, there is a large sale in line cards, which are bought for various purposes-as mementos, birthday cards, and for home adornment. To be sure, the demand is not so great as during the holidays, when nearly everything in the fine art line went off like hot cakes; but people will have cards in some form or another, holidays or no. Hence there is a stendy demand for them the year round. Of course, for special occasions, like Thanksgiving, Christmas, New Years, Easter, St. Valentine's Day, &c., the demand is often greater than the supply. To meet the requirements of these occasions production is begun months in advance. Just now manufacturers are working day and night on Easter and valentine cards, in order to have their goods in the market in season. We have cards, which retail for from 25 cents to \$35, ranging from an ordinary chromo to a card made of rich plush and satin, with hand paintings in oil and water colors, elegant fringes, silk cords tassels, &c. We have also very fine chromo prints on satin, some of them copies of paintings by well-known artists, which we sell for \$10 each. New and improved processes in chromo-lithography, by cheapening the cost of production, enable a really artistic engraving to be sold at a very low price and still yield the

"Cards to some form are used for number-

less social, business, religious, educational,

dealer a good profit.

and other purposes, and new attractions are brought out almost every week. We have ordinary menu cards, with space for names of courses served; menu-guest cards, which come in a great variety of novel styles, with place for guest's name; visiting, ball, condolence, reward, advertising, and I don't know how many other kinds. Menu and menu-guest cards are especially noticeable for novelty this season. One design is a dark plush card with a ribbon in a delicate shade of pink, room for the guest's name being on a small separate card fastened in the centre by a satin bow. Another consists of a moire antique ribbon of a beautiful shade doubled, and having a plate of gold, silver, or rare wood fastened to it between the fold and the ribbon ends, which are heavily fringed. The guest card is on the plate, and the card is further ornamented with the figure of the host or hostess—of course this card is made to order—painted in oil or water colors, with the arms extended in welcome, and a bunch of rare natural flowers. Another card has a gold, bevelled edge, with a hand-painted landscape scene in a frame of natural moss arranged in graceful festioons around the border. This card is especially intended for fashionable dinners given at country residences, and, of course, will be more in domand next summer. A fanshaped guest card has richly-ringed edges and elegant chromo-lithographic engravings, representing a variety of suggestive and pleasing subjects. A tea card is mounted with an artistically colored and figured teacup and saucer, handsomely fringed, with a miniature card for the guest's name pending from the handle of the teacup by a satin ribbon. A card that will be very popular next summer for yachting dinners is of the shape of a rudder in a beautiful green int. entwined in silk cord and tasses, representing ropes caught up at the bottom by a gold anchor, the space for the guest's name being on a white, oblong card fastened in the centre.

"In birthday, memente, Easter, and valentine cards the prevailing styles this season will consist of plush, with penels of cushioned satin, flaured with roses and water lilies, Panama grasses, masses of peony flowers, and applie blossoms, with a bordering of lace tissue interwoven with gold thread. A very fine Easter pauel card has the panel of cushioned satin flaured with roses and water lilies, Panama grasses, masses o cards are especially noticeable for novelty this season. One design is a dark plush card with a shaggy surface, ornamented at the top with

some cases contain the name of the person deceased, date of death, place of interment, &c. Advertising cards run from a fine chromo, costing 10 to 15 cents, to an ordinary lithographic engraving printed on heavy Bristol board, and cut out by a die in such a way as to conform to the shape of the object represented. Many designs are immediately bought up by large tradesmen and copyrighted.

Where are these art products made? The most of them are made in New York and Boston in large factories; others are made in New York and Boston in large factories; others are made in London and Paris. The lithographic engravings are generally from copies of paintings, and in many cases are specially designed by artists of considerable eminence. The work of producing even the chenper grades of fine chromos is a very tedious and expensive one, months being spent on each design before the final proofs are taken and the engraving is considered fit to publish. Then comes the work of publication, which is another very long and expensive process. Each color shown in a card requires a separate impression from the printing press. As each card contains from three to fourteen colors, it is possible to conceive of the amount of labor, caused by this process alone. Many cards are printed in large lithographic establishments in this city, and given in quantities to girls and women, artists, designers, &c. In the matter of design we are guided solely by our own judgment and years of experience. Our greatest aim is to produce something nove and attractive, trusting to the refining effect of our products to educate the popular tastes.

What is the effect of our goods on the masses? Their effect is very refining, to say the least. Popular tasted of chean art prints, the demand is now for something finer and more costly. This fact shows that the effect of our products to increase the artistic foeling and method in the produce is to increase the artistic foeling and method in the last few years. Instead of chean art prints, the demand is now for s

FEMALE DETECTIVES.

What they Are Fitted For and What they Are Not-Uneful at Receptions. "Are female detectives ever regulrly employed in the detection of crime?"

"We don't employ women," a superintendent of detectives replied, "because it is our firm conviction that women cannot be relied on We have tried them and found them wonder fully quick at divining the source of a mysteri ous crime, patient in testing a plan for captur-ing a suspected person, and-yes, and uncommunicative. There is just one reason, and only one reason, why they are not to be trusted-no one can tell who has the most in fluence over them. Anyhow, we can't afford to

trusted—no one can tell who has the most influence over them. Anyhow, we can't afford to take the risk of employing them and being betrayed by them."

Another experienced manager of detectives said: Sometimes persons apply for a female detective to act as an attendant to take care of wraps at fashionable receptions. They are well known in society, who have had trouble after receptions in getting the wraps, overshoes, and umbrellas to the owners. Sometimes they get so mixed up that an owner of an old overcoat, or shawl, or umbrella, saunters innocently off with a new and more expensive overcoat, shawl, or umbrella. Winking with a wicked expression: Hata, you know, are notoriously successful in eluding their owners search—if they are good hats. If the occasion is a fitting one for a detective we send one. It is not generally understood that female detectives are employed only at these large receptions, and then only in the waiting room and in the room set apart for the ladies' especial use. Some persons imagine that fomale detectives go to the reception as guests. That would be an insult to the genuine guests. Besides, in society here every one knows her neighbor, and the fenale detective would hernelf be detected as a stranger. Then introductions would necessarily inflow under an assumed name, and the subsequent explanations the hostess would be compelied to make in accounting for the disappearance of the Mrs. So and So would make her life a burden. I see no good reason, though, why female detectives should not be employed in the ladies' room. It is a convenience to have a skilled eye on the property, instead of one liable to make mistakes or to be out of the way when wanted."

MICROSCOPES FOR ALL USES.

Instruments that Cost Hundreds of Ballar

of Objects Prepared for Amateurs. "This is a very fine instrument, but this may suit you better." Saying this, the optician placed two highly polished microscopes on the glass case for the admiration of an expectant purchaser. One was a monocular, the other a binocular. "The highest grades of binoculars are very near perfection, and, of course, are high priced, while for a small amount you can get a very good monocular. Never looked through one? Then don't, for my sake, attempt to select one offhand. If you don't know much about microscopes I advise you to read this little book. After deciding upon the amusement you wish to have or the work you desir to perform, you can, after reading this, fix your limit for an instrument." The young man, after looking through both instruments without seeing anything, took the pamphiet, promising to call again. "He'll come back," the optician remarked with a satisfied air. "If he has the microscopic

fever on it will be some time before he throws

it off. The interest in the use of the microscope

both for amusement and scientific or practica purposes increases every year. It was only the other day that the meeting of the Textile Microscopic Association was held in this city. It has more than 100 members, and its object is o increase and encourage the practical appliention of microscopic work in all branches of the textile industry; to disseminate reliable in-formation pertaining to the requisite instruments and the proper manipulations of the same; to seek and devise means for reducing same; to seek and dovise means for reducing the cost and increasing the accuracy of microscopic examinations of textile subjects, and to regulate tests by establishing standards. In France, Germany, and England the microscope is in constant use in the examination of textile goods, and the uses to which it may be nut in the textile industry are almost unlimited. By it a morehant is able to detect the two breeds represented in a sheep that is a cross between a Merino and a Southdown by a fibre of the wool from the animal. He can tell when fibre has been subjected to mechanical or chemical injuries, and can detect adulterations in goods. A very commen mistake with persons who attempt to select microscopes is to judge of the excellence of one by the amount of its magnifying power. No object should be viewed with a power greater than is sufficient to clearly show its structure, and if that can be done with twenty diameters, it is folly to apply a hundred. This is especially the case with low-priced instruments, where the actual and angular apertures of the objectives are small, and the corrections not so exact as in those of a higher grade, rendering them more liable to give faiso impressions of the object. And it is impossible to view an opaque object by reflected light, satisfactorily, with any of the cheapest forms of compound microscopes. The lenses approach the object too nearly, and are far too small to admit of a proper illumination of the objects, for examination a simple microscope is better. The ossential points to be observed in selecting a microscope are that the ienses should give good definition—show objects clear. the cost and increasing the accuracy of micro better. The essential points to be observed in selecting a microscope are that the lenses should give good definition—show objects clearly and well defined—that the stand be of good material and workmanship, that there be no shake or interal motion in the adjustments of the focus, that the focus be instantly changeable when desired, and that it have a joint for inclination. inclination.

The simplest of all simple microscopes are

the locus, that the locus be instantly changeable when desired, and that it have a joint for inclination.

The simplest of all simple microscopes are, of course, the watchmaker's glass, the ongraver's glass, the common pocket glass with from one lens to three lenses, the achromatic triplets for the watch guard, and the thread countries. In that class is the collector's pocket microscope like this, consisting of a Stanhope lens in a frame with a glass cover, forming a live box in which the object may be placed. It has a power of about twenty-five diameters, and is useful on collecting excursions. Antimalcular, diatoms, algae, and other objects can readily be examined with it. In the same class are microscopes with glass cages for holding seeds, and the flower microscopes with stands this is the simplest, "taking up a compact little instrument. With its three lenses combined it has a power of thirty-three diameters, which is sufficient to show many of the larger animalculus in pond or ditch water, the scales from a butterfly's wing, pollen grains from plants, and thousands of objects. It packs into a box that acts as a base for the upright brass stem. An animalcular cage, a pair of brass forceps, a watch glass, two plain glass slips, and a prepared object go with it. It sells for \$3.50. This school microscope is nearly similar, but it works easier, and is adapted for educational purposes. This dissecting microscope, with a large, firm stage, you probably do not care to look at. Of the compound microscope, with a large, firm stage, you probably do not care to look at. Of the compound microscope, with a large, firm stage, you probably do not care to look at. Of the compound microscope, with a large, firm stage, you probably do not care to look at. Of the compound microscope, with a large, firm stage, you probably do not care to look at. Of the compound microscope is nearly similar, but it works easier, and is adapted for educational purposes. This dissecting microscope is nearly similar power in diameters, for loot

common lamp furnishing the illumination. A folding microscope of powers ranging from 40 to 140 diameters, for tourists, can be bought for from \$15 to \$22. For students in histology and vegetable anatomy we have instruments that range in price from \$55 to \$355, and when one of the cheapost is furnished with a condenser, polariscope, camera lucida, stage micrometer, spot lens, 200myte trough, live box, and forces it is complete for almost any investigation. The binocular, carefully handling a superb instrument, "was made in England, and I suppose it is the most perfect of all microscopes. It has all the latest improvements in construction, and it has every possible adjustment. The stage and all the optical arrange-monts are carried by the limb, which is sufficiently solid to practically abolish vibration, Vibration, by the way, is one of the worst troubles that a microscopist has to consider the superbolish of the worst troubles that a microscopist has their instruments mounted on tables, resting on foundations of stone built up through the house, and not allowed to come in contact with floor or ceiling. That gives you an idea of how floor the adjustment must be. This instrument has a compound gonicometer stage, graduated floor, or ceiling. That gives you an idea of how floor the adjustment must be. This instrument and focussing adjustments, largemorphism of how correct and the proper property of the property of the instrument with two pairs of eyepieces, three object glasses, condensing lens, stage forces, and hand plyers, packed in a maloganty, esse, costs about \$335.

The accessories are almost as interesting and the instrument title for amount in the paper and the period point are seen around the prism. The compresser is an arrangement for examining any soft or yielding object. The mechanical fluger is a delicate apparatus for neutralizing the yellowness of artificial light, condensers for the illumination by the mirror. The accessories are the seen around the prism. The compresser is an arrangement for exami

nummulitic limestons, which is the foundation of the Egyptian pyramid; sections of minerals, as agrees, greess, mica, lapis lazuli, porphyry, quarts, sain spar, syenite, and zeedits from the Giant's Causway; crystais of alum, arsenic, borax, citric acid, copper, gold, mercury, morphine, eliver, strechnine, sulphur, and hundreds of other chemicals less known. Speaking of minute things, the microscopic ruings on test plates, which measure from 1-5,000 to 1-250,000 of an inch, are about as small things as one can imagine, Last of all, the books on microscopic subjects form a small library, and if I have not given you enough information I can refer, you to books that will make your head swim."

ROLLER FLOUR

Machines that would Make the Old-Pashton Millers Wink.

In a west side flour store the dealer dipped a little silver shovel, with a handle that looked ike a vertical section of a button, into a bag of flour, and lifted half a cubic inch of flour out. and deposited it on a board. Then he drew the little shovel over the heap, smoothing it out so that its color was pure white. A like quantity from another bag, when smoothed beside the

that its color was pure white. A like quantity from another bag, when smoothed beside the first looked yellow, with very faint specks in it. When seen in separate bags the common eye could not detect any difference between the two qualities.

The first is roller flour and the other is the old style," the dealer explained. "One is free from dirt and hasks: the other is not. In the good old days we hear about the farmer used to carry his wheat to mill, where it was weighed, ed, elevated into a bin above a pair of stones, the upper one of which revolved herizontally, and was ground. The meal was then sifted through silk cloth placed on revolved herizontally, and was ground. The meal was then sifted through silk cloth placed on revolved herizontally, and other dirt which accumulated in the bins in ways better left to the imagination. There was also a quantity of ree, oat and cockle flour in it. Screens to separate these obnoxious grains and loose particles of dirt have been devised, but they are more or less imperfect. A few years ago a man invented a machine for cleaning the grains of wheat, which, as now used, is as near perfect as can be imagined. In a perpendicular shell of steel plate revolves a reel composed of a vertical shaft, with arms extended to within a fraction of an inch of the shell. The ends of the arms are connected by strips of metal. The cylinder of steel is perforated with rows of narrow slats around its circumference and along its full length. The wheat passes over a couple of short screens through a biast of air in a spout, and then drops down on to the head of the reel, which is either dome or dish shaped. The reel revolves from 350 to 500 times a minute.

"The grain files out against the shell of steel and drops of its own weight between the shell and the flying beaters. Centrifugal force presses each kernel against the shell of steel and drops of its own weight between the shell and the sharp edges of the perforations of the shell, and are blown out through the perforations, and are carried

THE RULER OF THE BLACK FLAGS. Sadden Growth of the People New at Was with France.

From the Shanyhai Shenpas

with France.

Prom the Shanyhai Shenpaz.

Liu Yuen Fou was originally leader of a remnant of the Canton rebels (the Taepings). He is now over 60 years of age. He hus a full face and manly figure. His beard and hair are like silver. His character is of the heroic order, combining in fair proportion sagacity and courage; and he possesses great administrative and organizing ability, by which he has gathered around him adventurous spirits from all quarters. Over twenty years ago, when the imperial troops defeated the Canton rebels, Liu, driven to extremities, took refuge in the northern borders of Annam. The King of Annam was feeble, and could not drive Liu and his gang out by force, so he sent a messenger to offer them protection. This Liu accepted.

At that time the Black Finz followers did not amount to more than a few thousands, and they made a treaty with the King of Annam by which they were allowed to cultivate the wild country among the mountains of Tien-fuchang on the understanding that they and the natives were not to molest each other. After three years of cultivation of the land they obtained still further recognition. Liu succeeded him with oxen and seeds for cultivation. Liu made it his object to draw people to join him by kindness and liberality. His good name was published from mouth to mouth everywhere, and multitudes gathered to his standard. The Yellow Fiags and the White Fings came in close succession, and many natives also gladly placed themselves under his protection. Liu made allotments of land to them all, that they might support themselves by farming. Thus the population grew and the extent of cultivated land increased. For more than 700 li (200 milos), east and west, there were continuous fields with farmhouses and agricultural towns of growing importance.

The expense of maintaining such a large population was very great, and they were burdened by the taxation of the Annam Government so, after a period of seven years, they took it upon themselves to refuse further payment of taxes, and the

sers or instruction and maintenance, all agricultural and military affairs, administration of justice, and public appointments, were duly arranged by himself. Punishments were strict and severe. They had beheading, hanging, rattening, and beating, but no banishment or imprisonment. Each town had a civil and a military dhief appointed over it, who superintended the agricultural operations and military dhief appointed over it, who superintended the agricultural operations and military drill of a certain number of men. The youths were taught to read, but not to any great extent—only enough to enable them to distinguish surnames and names, or to explain in a rough and general way.

The country they occupied consisted of forest and jungle, with deep ravines and water-courses. The hills are infested by tigers and wolves. Wood gatherers never venture to go out except in companies. But no other kind of wild beast is so abundant as the monkey. In the stillness of evening, when no sound is heard but the purling of brooks, the monkeys come out in scores and hundreds, screeching and junping and playing and chasing each other without end. There is a tree called the monkeys' browision tree about ten feet high, growing all about the hills. Its fruit looks like a pomegranate, but it is hard and harsh, not eatable by men. The monkeys, however, eat it with great avicity. When the Black Flags went there first their chief article of cuttvation was maize, and in late autumn, when the maize was ripe, each menkey would go to the field and p tuk a head and put it under his arm, then with insatiable greed, pluck another and let the first drop, and so on for a score of times, always dropping the last in its engerness to take another. Acres of maize would be spoiled in this way in one night, until the people took measures to frighten the monkeys away.

Of late years the colony has enjoyed greater prosperity. The number of Black Flag over 60,000, and those of the White Flag over 30,000. There are also maited a step of the led liver, and s

LABOR NOIES.

Bakers' wages range from \$8 to \$12 per week.
The strike in the Trey Fines office still continues.
A cigarmakers' strike at Albany is about to be settled by compromise.
The Knights of Labor assemblies in the West are forming and sustaining lecture courses.

Nine cooperative glass works have been started by peratives as a result of the Pittsburgh strike. There are 101 labor organizations, having regular imes of meeting in New York and Jaracy City. Work in the Minnesota lumber region is very dulf, Wagestrange from 8- to 89 per month less than hat year. The New York State Bureau of Labor Statistics will in its first report deal entirely with the prison contract abor system.

inlor system.

In New York it is asserted that 2,000 bakers are obliged to add several hours to their day's work without regarding any extra pay.

The Cameron colliery at Mount Carmel, Pa. is Keing presented by the Mane Inspector for violation of the law relating to ventilation.

George Diffen of Albany has been elected by the Workingmon's Assembly as a delegate to the State Convention, which meets on the 35d last.